HOW CAN I REVIEW A FLOOD MAP THAT IS BEING UPDATED?

After an engineering study has been completed, FEMA will provide preliminary versions of the updated map panels and the accompanying Flood Insurance Study report to community officials for review and comment and hold public meetings to present the results of the engineering studies. If new or modified Base Flood Elevations or base flood depths are proposed, FEMA will initiate a statistically required 90-day appeal period.

The 90-day appeal period begins on the date of the second publication of proposed Base Flood Elevations in the local newspaper. During the appeal period, any owner or renter of real property affected by the proposed elevations within the community may file a written appeal based on a demonstration that the elevations proposed by FEMA are scientifically or technically incorrect.

To determine whether a map update is in progress in your community or to view the preliminary version of the map and report, please contact your local floodplain administrator or visit your Community Map Repository; for assistance in locating the Community Map Repository, please call the FEMA Map Assistance Center at the number shown below.

After community and public reviews have been completed and appeals have been addressed, FEMA publishes final versions of the map and report and distributes printed copies to the community. The new map and report are available for review or purchase online through the FEMA Flood Map Store at http://msc.fema.gov.

UNDERSTANDING FLOODING

When flooding occurs, one question is always in the forefront: why did it flood? Unfortunately, there is not one simple answer. Four different types of floodplains (valley, major river, shallow, and coastal), each with its own characteristics, are illustrated in the first four diagrams below. The last diagram (ponding/overland) illustrates the type of flooding caused by intense rainfall where no identifiable floodplain exists. This flooding occurs when street drainage systems cannot move the stormwater to the nearest channel because too much rain falls in a short period.

Some factors that aggravate flooding include:
- Development
- River or Stream Changes
- Erosion
- Poor Channel Maintenance

Through wise floodplain management, communities can protect their citizens against much of the devastating financial loss and emotional toll caused by flood disasters. To address the flood risk to their own properties, residents and business owners are encouraged to purchase and maintain flood insurance policies and to consider floodproofing or other protective measures.

TYPES OF FLOODPLAINS

- Valley floodplains are those that are relatively flat and located along major rivers, with areas that are relatively deep where floodwater ponding occurs. The last diagram (ponding/overland) illustrates the type of flooding caused by intense rainfall where no identifiable floodplain exists.
- Major River floodplains affect thousands of homeowners; the ground in this type of area is more "defined," with creek valleys. Flooding can be very deep and usually extends for a few days.
- Shallow floodplains affect thousands of residences and businesses. When the channel capacity is exceeded, flooding begins. This flooding usually lasts hours, rather than days.
- Coastal floodplains occur when storm events coincide with unusually high tides or a hurricane surge floods low-lying areas. High water levels are usually accompanied by waves capable of causing significant structural damage.

This type of flooding is not restricted to any one area of the U.S. or to any one area of a community. It can occur almost ANYWHERE. When intense local rainfall exceeds storm sewer or roadside ditch capacity, the water can "pond" in the streets deep enough to flood residences that are not even near a creek or bayou. The water will seek a path to the channel by flowing overland (sheet flow).

TRAVELER TIPS

- Always carry a flood insurance policy with you. If you buy off-site supplies, keep boom boxes, flashlights, and supplies of water, food, and medicine with you.
- Stay tuned to local radio and television for official information.
- Keep your car near your home and drive only when necessary.
- Avoid walking in floodwaters. They can be deeper than they look.
- Keep children away from contaminated water.
- Do not drink water unless it has been treated or bottled.
- Avoid contact with floodwaters.
- Do not use outdoor grills if floodwaters are present.
- Do not attempt to swim in floodwaters.
- Do not attempt to cross stream crossings.
- Do not attempt to rescue flood victims.
- Do not attempt to drive through flooded streets.
- Do not attempt to walk through flooded streets.
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FOR MORE INFORMATION

- For more information on the NFIP, please read “Answers to Questions About the NFIP,” which can be found on the FEMA website at www.fema.gov/business/nfip/qanda.shtm or may be ordered by calling 1-800-480-2520.
- For more information on flood insurance, including information on the Preferred Risk Policy, please visit www.floodsmart.gov or the "NFIP Publications" page at www.fema.gov/business/nfip/libfacts.shtm.
- For more information on flood hazard mapping products and processes, including tutorials on map change request procedures, please visit the "Flood Hazard Mapping" page at www.fema.gov/plan/prevent/floodplain/index.shtm.
- For more information on floodplain management, please visit the "Floodplain Management" page on the FEMA website at www.fema.gov/plan/prevent/floodplain/index.shtm.
WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?
Congress created the National Flood Insurance Program (NFIP) in 1968 as an alternative to taxpayer-funded disaster relief for flood victims. Administered by the Department of Homeland Security, Federal Emergency Management Agency (FEMA), the NFIP enables property owners in participating communities to purchase flood insurance as a financial protection against flood losses. In exchange, States and communities adopt floodplain management regulations designed to reduce flood risks and future flood damage.

FREQUENTLY ASKED QUESTIONS

Who can purchase flood insurance?
Anybody in a community participating in the NFIP.

Where can I purchase flood insurance?
Any licensed casualty insurance agent in your State can sell you an NFIP policy. Call 1-888-225-5356 for more information.

What should I do now?
Every property has some risk of flooding, even properties that are not located near a known flooding source such as a river, ocean, or lake. You may also view preliminary and effective flood hazard data through the National Flood Hazard Layer (NFHL), which contains FEMA’s flood hazard data, and provides all available effective digital flood hazard data in a format that can be applied to engineering software and applications like Google EarthTM. For detailed instructions on using the NFHL in Google Earth visit www.fema.gov/library/viewRecord.do?id=3289.

What is the national Flood insurance Program?
The NFIP is the Federal program that provides private sector insurance companies with an opportunity to compete in the flood insurance market. The NFIP is the only federal program that offers flood insurance to individuals and businesses at affordable rates. Through the NFIP, you can purchase flood insurance from an insurance company in your area. The NFIP also offers a variety of tools and resources to help you understand and reduce your flood insurance costs.

Due to the risk of flooding, it is important to consider purchasing flood insurance. Flood insurance is not mandatory, but it can provide significant financial protection in the event of a flood. The NFIP is designed to help individuals and businesses recover from flood damage by providing financial assistance for repair of damage to homes and businesses and for personal possessions.

When should I purchase flood insurance?
You should purchase flood insurance as soon as possible after you have determined your needs. Flood insurance coverage typically begins within 60 days of the policy effective date, so it is important to purchase it as soon as you can after it becomes available. You can purchase flood insurance through your insurance agent or directly with an insurance company that participates in the NFIP.

Where can I obtain a flood map?
Flood maps are primarily used by insurance companies to determine flood insurance rates and by communities to develop and implement regulations that reduce flood risks. Flood maps are also used by States and communities for emergency management, land-use, and water resource planning, and by Federal agencies for many purposes. Flood maps are produced by the Federal Emergency Management Agency (FEMA) and are available on the internet.

How do I obtain a flood map?
Flood maps are available on the internet at www.fema.gov/library/viewRecord.do?id=3289. You can also order hard copies of the flood maps from FEMA through their Flood Insurance Rate Map (FIRM) program. To order hard copies of flood maps, you can contact your insurance agent or call the FEMA Flood Insurance Assistance Center toll free at 1-877-FEMA-MAP (1-877-336-2627).

What Role Does the Flood Insurance Rate Map Play in the Program?
As the Federal agency responsible for administering the NFIP, FEMA identifies flood hazards, assesses flood risks, and provides appropriate flood hazard and risk information to communities nationwide. This information is provided to communities in the form of maps, called Flood Insurance Rate Maps (FIRMs). FIRMs are used for determining where flood insurance must be purchased and how much that insurance will cost. Federally regulated or insured lenders are obligated to require flood insurance for all structures located in high-risk areas, as shown on the FIRM, and used to secure a loan.

FIRMs reflect the results of engineering studies, called Flood Insurance Studies, prepared by FEMA under its authority by Federal agencies, State and local partners, and private-sector engineering companies. As a result of these studies, which include examinations of historical records, topographic surveys, and other data, base flood elevations (1-percent-annual-chance) are determined using computer models and statistical methods. The base flood is the flood that has a 1-percent chance of being equalled or exceeded in any given year. Along rivers, streams, and lakes, these elevations indicate the level at which flooding is expected to occur during the 1-percent-annual-chance flood event. Along the coast, they are the result of the analysis of storm surge, wind direction and speed, wave heights, and other factors.

FEMA is in the process of updating and modernizing existing FIRMs for most of the United States. The components of these modernized maps, called Digital Flood Insurance Rate Maps (DFIRMs), are shown below.

WHAT DO I CHANGE THE FLOOD MAP?
FEMA exercises great care to ensure that the analytical methods used for its engineering studies are scientifically and technically correct. However, FEMA has established procedures for property owners who believe they have been incorrectly included in a high-risk area known as a Special Flood Hazard Area (SFHA) on the flood map.

Property owners interested in having FEMA examine the SFHA designation for their property can submit technical data and supporting documentation to FEMA in support of a map change referred to as a LOMA amendment. If the documentation supports it, FEMA will issue a formal decision in the form of a Letter of Map Amendment (LOMA) removing the SFHA designation from the property. The LOMA will amend the currently effective flood map, thereby removing the Federal mandatory flood insurance purchase requirement; however, lenders may still require insurance as a condition of any mortgage. Even if the SFHA designation has been removed from a property, flooding can still occur and purchasing flood insurance is highly recommended. As a result of a LOMA, the property owner may be eligible for a lower-cost policy referred to as a Preferred Risk Policy.

FEMA has a similar process for properties that have been elevated by the placement of earthen fill. The document issued by FEMA for these cases is called a Letter of Map Revision Based on Fill (LOMR-F).

In making amendments and revisions, FEMA adheres to the same engineering standards applied in the preparation of the effective flood map and related products. The supporting data and documentation for LOMA and LOMR-F requests and other types of map revision requests are required to ensure that the flood hazard and risk information for a community is scientifically and technically correct.

Additional information about map changes, including the current fee schedule for map change requests, is available by calling the FEMA Map Assistance Center toll free at 1-877-FEMA-MAP (1-877-336-2627) or visiting www.fema.gov/plan/prevent/fhm/fmc_main.shtm.